

The Fair Havens

Included in this issue of The Fair Havens:

- A Brief History of the Fairhaven Christadelphian Charitable Foundation
- The Grace of Giving
- A Primer on Tax Efficient Giving
- The Foundation's Terms of Reference

A Brief History of the Fairhaven Christadelphian Charitable Foundation

In 1957, Fairhaven House came into being. Brethren in the Toronto area recognized the need to provide retirement accommodation for elderly brothers and sisters in a Christ centered environment. Spearheading the undertaking was Bro. John Parkin Sr. of the Church St. ecclesia. On September 26th, 1957 Fairhaven House was incorporated in the Province of Ontario "to establish, equip, maintain, operate and conduct a rest home...for convalescents, infirm or aged."

A facility was purchased at 123 Isabella St. to provide 'supervised residential care for members of the Christadelphian Church and the general public'. Fairhaven House was able to accommodate approximately 28 residents at any one time.

In 1984 there was a change to the provincial legislation governing the running of these residential care facilities. Previously, a registered nurse needed to be on site only during the day, with an RNA on site in off hours. The new legislation now required an RN be available around the clock. Although admirable in intent, this new legislation created a financial roadblock to the Fairhaven House administrators. They now faced an additional \$20,000 per annum increase in operating expenses to cover the higher salaries.

The Fairhaven House directors revisited the viability of continuing operations. In addition to the marked increase in operating costs, the home's location was now in an increasingly undesirable part of the city. Unseemly activities in the neighbourhood impacted visitors and residents alike. The home was also facing occupancy of only 60% and there were no Christadelphian residents. Furthermore, the current nurse manager was retiring who had tirelessly put in 12-hour days.

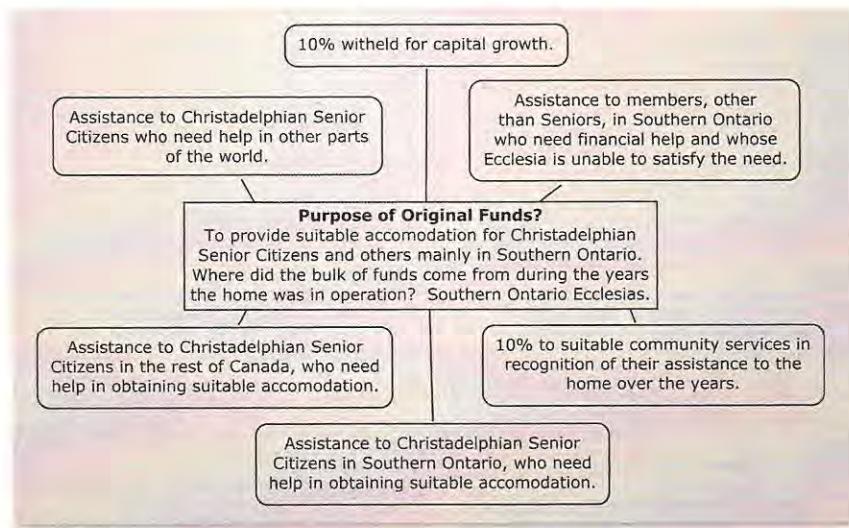
After considerable discussion, including the possibility of relocating, it was concluded that operations would be

wound down and the home sold. The facility wasn't serving the brotherhood as originally intended and the escalating costs could not be justified. The current residents were to be relocated to other facilities.

Because of ongoing financial support received from the provincial government while the home was operational, proceeds from the sale had the potential of becoming a contentious issue. After approaching Queen's Park with the board's intention to sell Fairhaven House and cease operations, the government indicated that they would want a portion of the proceeds returned that they considered to be public funds. However, if the proceeds were to be used for ongoing senior care under the auspices of a foundation, the government indicated they would no longer lay claim to their previous investment in the home.



Brother Denis Ferreira (left) and Brother Derek Bartle (right) have both served as past Chairmen of the Foundation.



Fairhaven House sold for \$525,000 over 20 years ago in 1984. Following an adjustment paid to the Ministry of Community and Social Services and the discharging of the mortgage to the Canadian Mortgage and Housing Corporation, approximately \$350,000 remained to fund the activities of the new foundation.

Following further governmental consultation on the new foundation's sphere of activity, Supplementary Letters Patent were issued November 6th, 1985 and Fairhaven House Inc. became the Fairhaven Christadelphian Charitable Foundation.

The Foundation's first board of directors comprised:

- Bro. Derek Bartle, Chairman
- Bro. Bill Hamilton, Treasurer
- Sis. Isobel Stuppard, Secretary
- Sis. Maureen Leah, Director
- Bro. Ted Parkin, Director
- Bro. Arn Smith, Director
- Bro. Denis Ferreira, Director
- Bro. Phil Moate, Director

Although Sis. Leah and Bro. Parkin now await the Resurrection, and the remaining initial directors have retired from the board of the Foundation, serving elderly Christadelphians and the Canadian brotherhood at large continues through the ministrations of the current board listed on the back cover.

The Grace of Giving

Honour the Lord with your wealth, with the first-fruits of all your crops (Proverbs 3:9). Three times a year, the Israelites were commanded to bring an offering before the Lord. The Almighty said, "No one is to appear before me empty handed" (Deuteronomy 16:16,17).

The giving of the first fruits in the early spring taught an

Above is a diagrammatic of an early template proposed for fund allocation. Government restrictions on sending funds outside of Canada have prevented the Foundation assisting Christadelphian seniors in other countries. Requests from Canadian ecclesiastas have for some years been of such a magnitude that donations to outside community groups have not been made.

In keeping with the spirit of assisting Christadelphian seniors, one of the first projects of the new Foundation was a grant to the Greater Victoria Christadelphian Seniors' Housing Society to assist in the construction of a seniors' residence in Victoria, BC. The residence has eleven apartments and is close by the Victoria ecclesial hall.

Much of the work of the Foundation requires confidentiality as the board considers requests for charitable assistance. However in keeping with our mandate to assist Christadelphian seniors, the Foundation has adopted the policy of partnering with ecclesiastas to make their halls more senior accessible. As a guideline, the Foundation will consider requests for grants of 50% of the cost of a renovation to a maximum of \$10,000 upon application to the Foundation, subject to annual limits of funds available. The Toronto (Central) Ecclesia undertook just such a renovation replacing their crumbling entrance steps and installing a first floor washroom.

important lesson. In essence, the children of Israel were to bring the first and the best to God, recognizing that He was the source of all their blessings, and by returning to Him the first fruits—before the full harvest—they were encouraged to be dependent and reliant upon His goodness. The first fruits were not to be stored, hidden or hoarded. Those

who kept the best for themselves and gave God the leftovers brought His judgment upon them.

Will a man rob God? Yet you rob me. But you ask, ‘How do we rob you?’ In tithes and offerings. You are under a curse—the whole nation of you—because you are robbing me. Bring the whole tithe into my storehouse that there may be food in my house (Malachi 3:8,9).

In addition to giving the tithe (10% of their produce), the children of Israel also gave voluntary gifts as a demonstration of their love and thankfulness to God. Sometimes the people were so moved, they got carried away and literally had to be restrained from giving. This was the case when materials were being collected for the construction of the tabernacle (Exodus 36:5-7).

When materials were collected for the building of the temple, King David said to the LORD:

Who am I, and who are my people, that we should be able to give as generously as this? Everything comes from you, and we have given you only what comes from your hand...It comes from your hand, and all of it belongs to you...All these things have I given willingly and with honest intent. And now I have seen with joy how willingly your people who are here have given to you. O Lord, God of our fathers...keep this desire in the hearts of your people forever, and keep their hearts loyal to you (1 Chronicles 29:14, 16-18).

Parting with money wasn't any easier for the children of Israel than for us. In fact most of them were far poorer and had to work a great deal harder for their money than we do. Yet giving back to God was so ingrained in their lives that it became the 'natural' thing to do. For the faithful Israelite it was a way of life.

Now, with the liberty we have in Christ, we are not bound by percentages. But this should not be used as an excuse to justify our own lack of generosity. Rather, than using this liberty to clutch their material wealth tighter, the First Century brethren were called upon to be more generous not less.

Giving not only involves money, but also our possessions. We can give someone a meal, clothes, a bicycle, a sewing machine—any number of our things. We might donate one of our cars, freely loan it to others, or use it to give a ride to an elderly brother or sister. There is a great deal of giving that can take place even while we retain ownership—as long as we remind ourselves that God is the true Owner and we're only his asset manager.

Below are eleven Scriptural guidelines for giving today.

1. Give: This should be part of our 'reason for being'. There are no exceptions. Certainly, not everyone will give the same, but all should give. "Each man should give what he has decided in his heart to give" (2 Corinthians 9:7). God's money has a higher purpose than our own affluence. Through

giving, we are helped to surrender our will and control and submit to His. It helps us to shift our vested interest from the things of this life to the blessings in the age to come.

2. Give Generously: Recall the account when the woman with the costly ointment anointed Jesus. Some were quick to rebuke her (Mark 14:3-9) but Jesus rebuked the rebuker. "Why are you bothering her? She has done a beautiful thing to me." Rather than seeing generous giving as unwise or misdirected, Jesus called it 'love'. In fact he was so moved by the woman's generosity that he vowed, "Wherever the gospel is preached throughout the world, what she has done will also be told in memory of her".

3. Give Regularly: To avoid a hit and miss approach to giving, Paul directed the brethren in Corinth, "On the first day of every week, each one of you should set aside a sum of money in keeping with his income" (1 Corinthians 16:2). Systematic giving is a tenet of Biblical giving. If you give the 'leftovers' to God instead of the first fruits, there's often little or nothing left to give. Plan in advance to set aside your donation with the same regularity as when you are paid. Stewardship is not a random proposition. It is an ongoing commitment requiring consistency and discipline.

4. Give Deliberately: Giving is at its best when it's a conscious decision that has been given forethought. Since this is an avenue of worship, it affords us the opportunity to contemplate our stewardship and remain involved and connected with the work in the Lord's vineyard that we chose to support. Rather than hurriedly rifling through our wallets or purses when the collection bag is passed, our giving ought to be planned and prayerful.

5. Give Voluntarily: When the building of the Tabernacle was undertaken, the words 'willing' and 'freewill' were repeatedly emphasized (Exodus 35:21, 26, 29; 36:3). Everyone "whose heart moved him" gave. Similarly, when it came time to take up the collection for the poor saints in Jerusalem, Paul instructed, "Each man should give what he has decided in his heart to give, not reluctantly or under compulsion" (2 Corinthians 9:7)

In the context, Paul was not talking about the normal operation of the ecclesia for which every member has a responsibility. He was talking about a special offering over and above the regular needs of the Corinthian ecclesia. They weren't asked to give to the brethren in Jerusalem instead of caring for their own, but in addition to it. The principle at work was not 'give voluntarily, or don't give at all' but rather 'as your heart has moved you, give voluntarily above and beyond your regular giving'. This mindset was embodied by the brethren in Macedonia who 'urgently pleaded with us for the privilege of sharing in this service to the saints' (2 Corinthians 8:4).

6. Give Sacrificially: Paul paid a high honour to the brethren in Macedonia noting that "out of the most severe tri-

al, their overflowing joy and their extreme poverty welled up in rich generosity. For I testify that they gave as much as they were able, and even beyond their ability" (2 Corinthians 8:2-3). To the First Century brethren, giving was not a luxury of the rich; it was a privilege of the poor. Giving sacrificially means living with the faith of the poor widow who gave her all. It also means giving our best. If we have two coats and someone needs one of them, sacrificial giving hands over the better of the two. Giving something away that we didn't want in the first place isn't giving. It's selective disposal.

King David said, "*I will not sacrifice to the Lord my God burnt offerings that cost me nothing*" (2 Samuel 24:24). Sacrificial giving is parting with what we would rather keep.

7. Give Excellently: Paul said, "*See that ye also excel in this grace of giving*" (2 Corinthians 8:7). Giving is a skill, just like painting or playing the piano. With practice, we get better at it. We strive for the pursuit of excellence in our vocations. Why not dedicate oneself to sharpening giving skills? This is not a subject we often find discussed or studied within our ecclesias. In fact giving is often cloaked in secrecy. Perhaps it is time to consider this subject in our Bible classes or study days and provide positive role models. Young people within our ecclesias may have no visible examples to follow, and so take their cues from the materialistic world around them. We are to "*consider how we may spur one another on toward love and good works*" (Hebrews 10:24). How can we help one another excel in giving?

8. Give Cheerfully: "*God loves a cheerful giver*" (2 Corinthians 9:7) God delights in a believer who takes delight in giving. When Josiah undertook to repair the temple, a chest was put outside for offerings. "*All the officials and all the people brought their contributions gladly, dropping them into the chest until it was full*" (2 Chronicles 24:10). The operative word is 'gladly'. There are many reasons for joy in giving. We enable God's work to go forward by strengthening our ecclesial community. Paul wrote about the dynamic nature of this giving. "*At the present time your plenty will supply what they need, so that in turn their plenty will supply what you need*" (2 Corinthians 8:14) Joy is one of the great blessings of giving for it helps us pattern ourselves after the Giver of all good and perfect gifts.

9. Give Worshipfully: Cornelius is described as a "devout and God-fearing" man who "gave generously". When an angel appeared to him, the angel said, "*Your prayers and gifts to the poor have come up as a memorial offering before God*" (Acts 10:1-4). Cornelius worshipped God through his giving.

Paul challenged the Corinthians to emulate the brethren in Macedonia, pointing to the underlying foundation of all giving. "For you know the grace of our Lord Jesus Christ, that thou he was rich, yet for your sakes he became poor, so that you through his poverty might become rich"

(2 Corinthians 8:9). The point was not 'Thanks for your philanthropy', but 'Thanks be to God for His indescribable gift' (2 Corinthians 9:15). Our giving is a natural response to God's gift to us. Giving is an avenue of worship just as is singing a hymn or praying. It ought to be an integral part of our Sunday morning service.

10. Give Proportionately: When a specific need arose, *"the disciples, each according to their ability, decided to provide help for the brothers living in Judea"* (Acts 11:29). When it came to giving, each was to set aside money in keeping with his income (1 Corinthians 16:2). This proportionality was seen in the tithe where 10% of an Israelite's harvest, irrespective of how large or small was given to God. It could well be argued that 10% of a poor Israelite's harvest would have a greater impact on his standard of living than 10% of someone who was wealthy. In absolute terms the latter would give more, but this would doubtless impact him far less. Seeing rich people throw large amounts into the temple treasury and the poor widow put in two copper coins, Jesus called his disciples together and said, "*This poor widow has put more into the treasury than all the others. They all gave out of their wealth; but she, out of her poverty, put in everything—all she had to live on*" (Mark 12:43-44). God looks not only at what we give, but also at what we keep.

11. Give Quietly: Jesus reminds us, "*Be careful not to do your 'acts of righteousness' before men, to be seen of them. If you do, you will have no reward from your Father in heaven*" (Matthew 6:1). God who sees what is done in secret will reward you openly. Motivation is the key to giving quietly. Sometimes our giving will be seen by men, and even should be. The world is to know that we are brethren by our love for each other (John 13:35). Jesus encouraged us to "*let your light so shine before men, that they may see your good deeds and praise your Father in heaven*" (Matthew 5:16). But showiness in giving is always inappropriate.

Anonymous giving removes, or at least minimizes the temptation to impress others. Recognition isn't what it's about. Slaves think about their master's reputation, not their own.

God Provides for the Giver

In many cases, God blesses us when we give generously (Proverbs 11:24,25). Jesus said, "*Give, and it will be given to you. A good measure pressed down, shaken together and running over, will be poured into your lap. For with the measure you use, it will be measured to you*" (Luke 6:38). Paul adds, "*Whosoever sows sparingly will reap sparingly, and whosoever sows generously will reap generously*" (2 Corinthians 9:6).

Why does God bless us to such an extent materially? Paul in writing again to the brethren in Corinth tells us why we're provided with more money than we need. "*Now he who supplies seed to the sower and bread for food will also sup-*

ply and increase your store of seed and will enlarge the harvest of your righteousness. You will be made rich in every way so that you can be generous on every occasion." (2 Corinthians 9:10-11) God doesn't give us wealth so that we can indulge ourselves and spoil our children, or so that we can insulate ourselves from needing God's provision. God showers us with material blessings so that we in turn 'can be generous on every occasion'.

God provides, not so that we can live in luxury, but rather so that we can help others. This speaks to why wealth is distributed unevenly. It isn't because He loves some of His children more than others, but so that his children can learn

to share amongst themselves (2 Corinthians 8:14-15).

As we learn to give, we draw closer to God, mindful of the peerless example of His Son, who for our sakes became poor, that we, through his poverty, might become rich (2 Corinthians 8:9)

Sourced from: Alcorn, Randy C. Money Possessions and Eternity. Carol Stream, Illinois: Tyndale House, Inc., 2003.

A Primer on Tax Efficient Giving

The Foundation has continued to meet increasing requests for assistance despite a low interest environment and in turn, modest returns on investment income. The Foundation has reported net losses in eight of the last ten years. In order to guarantee the safety of the principal, the assets of the Foundation remain in interest bearing debt instruments that have relatively low yields.

There are many ways to give back to our ecclesial community, but if you decide to make a financial donation, you can employ tax efficient strategies to leverage the level of your support.

In Canada there are at least three ways to donate to charities. Each has its own benefits.

- The most obvious route is to write a cheque to the charity. A registered Canadian charity, such as Fairhaven, would then issue a receipt, which in turn could be used as a credit towards your income tax. Once you've made at least \$200 in donations in any year, the donation credit amounts to 29% federally and the provincial/territorial credit varies from 4% to 11% of the amount donated. Currently, you are able to claim donations equal to 75% of your net income. Donations not claimed in the current year can be claimed on a return for any of the next 5 years.
- Instead of giving a cheque, you could give the charity appreciated shares. Donations of shares carry significant tax advantages and substantially reduce the after-tax cost of giving. Last year, the federal government stopped taxing capital gains on publicly listed securities including mutual funds and segregated funds donated to registered charities. Here's how it works. Let's say

you wanted to donate \$5,000 to a charity. Ten years ago you bought 100 shares of ABC Limited at \$10 a share. Today those shares are worth \$50 each. If you sold the shares, you'd have to pay taxes on the capital gain of \$4,000. After taxes, you'd no longer have the \$5,000 to donate. However, instead of selling the shares, they can be donated directly to the charity. The charity receives the full \$5,000. You don't pay taxes on the shares' capital gains. Furthermore, you receive a tax receipt for the full \$5,000 donation that in turn can lower your income tax. Utilizing this strategy can be a win-win solution for both the donor and the charity.

- There are two main ways to donate life insurance: The first is to buy a policy naming the charity as the beneficiary. The second method is an arrangement whereby the charity owns the policy on your life, naming itself as the irrevocable beneficiary. The first scenario provides you with the greatest flexibility as you can always change your mind and replace the beneficiary. If the charity remains the beneficiary upon your death, it will receive the death benefit and your estate would be entitled to a donation tax credit equal to the value of the policy at that time.

If the charity owns the policy, each year it will issue you a donation receipt equal to the value of the life insurance premiums you paid. But you can't change your mind, should you have second thoughts about naming the charity as the beneficiary.

To learn more about tax efficient giving, please contact the Treasurer, Bro. Clive Daniel (250)-656-2396, clivedaniel@telus.net.

Foundation's Terms of Reference

How can the Fairhaven Christadelphian Charitable Foundation be of assistance to your ecclesia? Are there health and welfare needs in your meeting that require attention, but ecclesial resources are strained or insufficient? The Foundation, operating under the applicable government regulations, may provide grants only to registered charities in Canada. We must disperse a percentage of our investment income each year, based upon a government regulatory formula.

Ecclesiastical bodies in Canada may request assistance from the Foundation by following these guidelines:

- Only requests from Arranging Boards will be considered. An individual member of an ecclesia may not make a personal request to the Foundation.
- Priority is to be given to the welfare needs of Christadelphian elderly, since this reflects the original purpose of Fairhaven House. If additional funds are available after meeting these needs, then more general health and welfare needs of the Christadelphian community will be considered, followed by health and welfare needs of the community at large.
- Requests must be in writing and should document in confidence the need, the background, the amount of help required and the amount of help being provided by the ecclesia.
- It is expected that the ecclesia requesting support will also provide funds to assist from its own resources. It is preferable, if possible, that ecclesiastical bodies address emergency situations, and subsequently follow up with a request to the Foundation. The Board of the Foundation considers requests at its semi-annual meetings in March and August each year. Emergency requests will also be addressed as quickly as possible.

Requests may be sent to:

The Fairhaven Christadelphian Foundation
c/o Sister Penny Keeting, Secretary
728 Church Street Toronto, ON
M4W 2M6

It is important to appreciate that the primary responsibility to meet the welfare needs of our brothers, sisters and young people lies at the ecclesial level, and consequently the Foundation's role is to supplement rather than supplant this ecclesial responsibility. We encourage ecclesiastical bodies to be actively aware of situations where there is a need, extend help, and then approach the Foundation as a funding partner.

Year End Financial Report

Statement of Revenue, Expenses and Fund Balance for the Year Ending March 31, 2007

Revenue

Investment income	24,556
Grants returned	0
	<hr/>
	24,556

Expenses

Grants	40,386
Professional fees	1,510
Administrative	2,179
	<hr/>
	44,074
Net Income (Loss)	(19,518)
Opening fund balance	455,619
Closing fund balance	436,101

The Fairhaven Christadelphian Charitable Foundation
c/o 728 Church Street
Toronto, ON, M4W 2M6

Directors

Bro. Brent Curry
Bro. Clive Daniel, Treasurer
Bro. Alan Ghent, Chair
Sis. Penny Keeting, Secretary
Sis. Marie Klien
Bro. Ian McPhee
Bro. Tom Thorp